



THE FOUNDATION OF FINANCIAL HEALTH

Financial Fitness
Rick Warren

SEVEN PRINCIPLES: MATTHEW 25:14-30

"The kingdom of heaven is like a man going on a trip. He called his servants and entrusted some money to them." Matthew 25:14 (GW)

1. POSSESSION: _____

"To one he gave five talents, to another two, and to another one, each according to his ability. Then he went on his journey." Matthew 25:15 (NET)

2. ALLOCATION: _____

"The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money." Matthew 25:16-18 (NIV)

"After a long time the master of those servants returned and settled accounts with them." Matthew 25:19 (NIV)

3. ACCOUNTABILITY: _____

"He who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' His master said to him, 'Well done, good and faithful servant.'" Matthew 25:20-21 (ESV)

"The servant who had received the two talents also came and said, 'Master, you entrusted me with two talents. See, I have gained two more.' His master replied, 'Well done, good and faithful servant!'" Matthew 25:22-23 (BSB)

"Finally, the servant who had received the one talent came and said, 'Master, I knew that you are a hard man, reaping where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, you have what belongs to you.' 'You wicked, lazy servant!' replied his master." Matthew 25:24-26 (BSB)

"You should at least have put my money into the bank so I could have some interest." Matthew 25:27 (TLB)

4. UTILIZATION: _____

5. MOTIVATION: _____

"I was afraid and went and hid your money in the ground."

Matthew 25:25 (NCV)

"Therefore: take the talent away from him, and give it to the one who has the ten talents." Matthew 25:28 (BLB)

"To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away." Matthew 25:29 (NLT)

"For the man who uses well what he is given shall be given more, and he shall have abundance. But from the man who is unfaithful, even what little responsibility he has shall be taken from him." Matthew 25:29 (TLB)

6. APPLICATION: _____

7. COMPENSATION: _____

"His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'" Matthew 25:21 (NIV)

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THE LAW OF CONTENTMENT

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"It's healthy to be content, but envy can eat you up." Proverbs 14:30 (CEV)

"It is better to be satisfied with what you have than to be always wanting something else." Ecclesiastes 6:9 (GNT)

THE EFFECT OF ALWAYS WANTING MORE

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"Do not wear yourself out to get rich; be wise enough to restrain yourself."
Proverbs 23:4 (BSB)
- ---

"The more you have, the more people come to help you spend it. So what good is wealth—except perhaps to watch it slip through your fingers!"
Ecclesiastes 5:11 (NLT)
- ---

"Workers . . . can get a good night's sleep. The rich, however, have so much that they stay awake worrying." Ecclesiastes 5:12 (GNT)
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"Whoever is greedy for unjust gain brings trouble to his family."
Proverbs 15:27 (GW)

"People who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction."
1 Timothy 6:9 (NLT)
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"If you love money, you will never be satisfied; if you long to be rich, you will never get all you want. It is useless." Ecclesiastes 5:10 (GNT)

"The foolishness of thinking that wealth brings happiness!"
Ecclesiastes 5:10 (TLB)

"I have learned the secret of being content . . . whether living in plenty or in want." Philippians 4:12 (NIV)

HOW TO LEARN CONTENTMENT

1.

"We do not dare to classify or compare ourselves . . . they are not wise."
2 Corinthians 10:12 (NIV)

"You shall not covet . . . anything that belongs to your neighbor."
Exodus 20:17 (NIV)
2.

"If God gives us wealth and property . . . we should be grateful and enjoy what we have. . . . It is a gift from God." Ecclesiastes 5:19 (NIV)

"Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment."
1 Timothy 6:17
3.

"[Jesus] went on to say . . . 'Watch out and guard yourselves from every kind of greed; because your true life is not made up of the things you own, no matter how rich you may be.'" Luke 12:15 (GNT)

"O God, I beg two favors from you; let me have them before I die. First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, 'Who is the LORD?' And if I am too poor, I may steal and thus insult God's holy name."
Proverbs 30:7-9 (NLT)
4.

"We fix our attention, not on things that are seen, but on things that are unseen. What can be seen lasts only for a time, but what cannot be seen lasts forever."
2 Corinthians 4:18 (GNT)

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THE LAWS OF SOWING & REAPING

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"A wicked person earns deceptive wages, but the one who sows righteousness reaps a sure reward." Proverbs 11:18 (NIV)

1. _____
"God said, 'Let the land produce vegetation: seed-bearing plants and trees on the land that bear fruit with seed in it, according to their various kinds.'" Genesis 1:11 (NIV)

2. _____
"Truly I tell you, unless a grain of wheat falls to the ground and dies, it remains by itself. But if it dies, it produces much fruit." John 12:24 (CSB)

3. _____
"Do not deceive yourselves; no one makes a fool of God. You will reap exactly what you plant." Galatians 6:7 (GNT)

4. _____
"I sent you to harvest where you didn't plant; others had already done the work, and now you will get to gather the harvest." John 4:38 (NLT)

5. _____
"There is a time for everything, and a season for every activity under the heavens." Ecclesiastes 3:1 (NIV)

"A time to plant and a time to harvest." Ecclesiastes 3:2 (NLT)

"A time to scatter . . . and a time to gather." Ecclesiastes 3:5 (NIV)

6. _____
"Still other seed fell on good soil. It came up, grew and produced a crop, some multiplying thirty, some sixty, some a hundred times." Mark 4:8 (NIV)

7. _____
"Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have

decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver." 2 Corinthians 9:6-7 (NIV)

"The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller." Proverbs 11:24 (MSG)

8. _____
"Those who wait for perfect weather will never plant seeds; those who look at every cloud will never harvest crops." Ecclesiastes 11:4 (NCV)

"Do your planting in the morning and in the evening, too. You never know whether it will all grow well or whether one planting will do better than the other." Ecclesiastes 11:6 (GNT)

"For God, who gives seed to the farmer to plant, and later on good crops to harvest and eat, will give you more and more seed to plant and will make it grow so that you can give away more and more fruit from your harvest." 2 Corinthians 9:10 (TLB)

9. _____
"This is what the kingdom of God is like. A man scatters seed on the ground. Night and day, whether he sleeps or gets up, the seed sprouts and grows, though he does not know how. All by itself the soil produces grain—first the stalk, then the head, then the full kernel in the head." Mark 4:26-28 (NIV)

"We must not become tired of doing good. We will receive our harvest of eternal life at the right time if we do not give up." Galatians 6:9 (NCV)

"Those who plant in tears will harvest with shouts of joy. They weep as they go to plant their seed, but they sing as they return with the harvest." Psalm 126:5-6 (NLT)

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THE HABITS OF FINANCIAL HEALTH

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1. "Remember the LORD your God, for it is he who gives you the ability to produce wealth." Deuteronomy 8:18 (NIV)

2. "Dishonest money brings grief to all the family." Proverbs 15:27 (TLB)

"The Lord demands fairness in every business deal. He established this principle."
Proverbs 16:11 (TLB)

"If you make money by charging high interest rates, you will lose it all to someone who cares for the poor." Proverbs 28:8 (CEV)

"Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time." Proverbs 13:11 (NLT)

"Steady plodding brings prosperity; hasty speculation brings poverty."
Proverbs 21:5 (TLB)

3. "Honor the Lord by giving him the first part of all your income, and he will fill your barns . . . and overflow your wine vats." Proverbs 3:9-10 (TLB)

"The purpose of tithing is to teach you always to put God first in your lives."
Deuteronomy 14:23 (TLB)

"Bring to the storehouse a full tenth of what you earn. . . . Test me in this," says the Lord All-Powerful. 'I will open the windows of heaven for you and pour out all the blessings you need.'" Malachi 3:10 (NCV)

"On every Lord's Day each of you should put aside something from what you have earned during the week, and use it for this offering. The amount depends on how much the Lord has helped you earn." 1 Corinthians 16:2 (TLB)

4. "The wise man saves for the future, but the foolish man spends whatever he gets."
Proverbs 21:20 (TLB)

"Develop your business first before building your house." Proverbs 24:27

"Invest what you have in several different businesses, because you don't know what disasters might happen." Ecclesiastes 11:2 (NCV)

"Money that comes easily disappears quickly, but money that is gathered little by little will grow." Proverbs 13:11 (NCV)

5. "Plan carefully and you will have plenty; if you act too quickly, you will never have enough." Proverbs 21:5 (GNT)

"Riches can disappear fast . . . so watch your business interests closely. Know the state of your flocks and your herds." Proverbs 27:23-24 (TLB)

"Your money can be gone in a flash, as if it had grown wings and flown away like an eagle." Proverbs 23:5 (GNT)

6. "Stupid people spend their money as fast as they get it." Proverbs 21:20 (GNT)

"Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty." Proverbs 21:5 (NLT)

7. "Don't withhold repayment of your debts." Proverbs 3:27 (TLB)

"Let no debt remain outstanding." Romans 13:8 (NIV)

8. "Commit your actions to the LORD, and your plans will succeed."
Proverbs 16:3 (NLT)

"If God gives us wealth and property and lets us enjoy them, we should be grateful and enjoy what we have worked for. It is a gift from God."
Ecclesiastes 5:19 (GNT)

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WHERE BEST TO INVEST

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"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal." Matthew 6:19-20 (NIV)

I'LL ENJOY FOREVER WHAT I _____

"Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good."
1 Timothy 6:17-18 (NLT)

I INVEST IN HEAVEN EVERY TIME I _____

"They should be rich in good works and should give happily to those in need, always being ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven—it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well." 1 Timothy 6:18-19 (TLB)

GOD'S FIVE INVESTMENT FUNDS

1. GOD'S GROWTH FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO _____

"The earnings of the godly enhance their lives, but evil people squander their money on sin." Proverbs 10:16 (NLT)

"Invest in truth and wisdom, discipline and good sense, and don't part with them." Proverbs 23:23 (CEV)

"Buy wisdom, buy education, buy insight." Proverbs 23:23 (MSG)

"It is better—much better—to have wisdom and knowledge than gold and silver." Proverbs 16:16 (GNT)

"Grow in spiritual strength and become better acquainted with our Lord and Savior Jesus Christ." 2 Peter 3:18 (TLB)

2. GOD'S MUTUAL FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO _____

"Share what you have with God's people who are in need. Be hospitable." Romans 12:13 (GW)

"Think of ways to encourage one another to outbursts of love and good deeds." Hebrews 10:24 (NLT96)

3. GOD'S MUTUAL FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO _____

"Be devoted to each other with mutual affection." Romans 12:10 (ISV)

"Share what you have with God's people who are in need. Be hospitable." Romans 12:13 (GW)

• *"This service you do not only helps the needs of God's people, it also brings many more thanks to God. It is a proof of your faith. Many people will praise God because you obey the Good News of Christ—the gospel you say you believe—and because you freely share with them and with all others." 2 Corinthians 9:12-13 (NCV)*

• *"How good and pleasant it is when God's people live together in unity." Psalm 133:1 (NCV)*

• *"When you extend hospitality to Christian brothers and sisters, even when they are strangers, you make the faith visible." 3 John 1:5 (MSG)*

4. GOD'S SERVICE FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO _____

"Be generous: Invest in acts of charity. Charity yields high returns. Don't hoard your goods; spread them around. Be a blessing to others. This could be your last night." Ecclesiastes 11:1-2 (MSG)

"When you give to the poor, it is like lending to the Lord, and He will pay you back!" Proverbs 19:17 (TEV)

5. GOD'S GLOBAL FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO _____

"Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings." Luke 16:9 (NIV)

"You honor God through this genuine act of service in your commitment to spread the Good News of Christ through your generosity in sharing..." 2 Corinthians 9:13

6. GOD'S TREASURY FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO

"Honor the Lord by giving him the first part of all your income, and he will fill your barns . . . and overflow your wine vats." Proverbs 3:9 (TLB)

"Wherever your treasure is, there the desires of your heart will also be."
Matthew 6:21 (NLT)

"Give up your lust for money . . . the Almighty himself will be your treasure."
Job 22:24-25 (NLT)

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